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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/718,500	11/24/2000	Ron Dembo	11483-80	2505
1059	7590	10/24/2005	EXAMINER	
BERESKIN AND PARR 40 KING STREET WEST BOX 401 TORONTO, ON M5H 3Y2 CANADA			COLBERT, ELLA	
			ART UNIT	PAPER NUMBER
			3624	
DATE MAILED: 10/24/2005				

Please find below and/or attached an Office communication concerning this application or proceeding.

**Requirement for Information Under 37 C.F.R. 1.105**

Applicant and the assignee of this application are required under 37 CFR 1.105 to provide the following information that the examiner has determined is reasonably necessary to the examination of this application.

*The information is required to identify the formulas in claims 49, 50, 53, 58, 59, and 62 the disclosed subject matter of solving a linear program and determining the price for portfolio insurance with evaluating a formula. However, Applicants' fail to disclose any information regarding the where the formulas are found. The formulas in the claims are not the exact formulas found in Applicants' disclosure. The Examiner reminds Applicants that they must disclose documents and publications known to them that are relevant to the subject matter of this application.*

In response to this requirement, please provide the citation and a copy of each publication which any of the Applicants' authored or co-authored and which describe the disclosed subject matter of solving a linear program and determining the price for portfolio insurance with evaluating a formula and the exact formulas that are in claims 49, 50, 53, 58, 59, and 62.

In response to this requirement, please provide the names of any products or services that have incorporated the claimed subject matter and the disclosed prior art of solving a linear program and determining the price for portfolio insurance with evaluating a formula.

The fee and certification requirements of 37 C.F.R. 1.97 are waived for those documents submitted in reply to this requirement. This waiver extends only to those

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documents within the scope of this requirement under 37 C.F.R. 1.105 that are included in the applicants' first complete communication responding to this requirement. Any supplemental replies subsequent to the first communication responding to this requirement and any information disclosures beyond the scope of this requirement under 37 C.F.R. 1.105 are subject to the fee and certification requirements of 37 C.F.R. 1.97.

In responding to those requirements that require copies of documents, where the document is a bound text or a single article over 50 pages, the requirement may be met by providing copies of those pages that provide the particular subject matter indicated in the requirement, or where such subject matter is not indicated, the subject matter found in Applicant's disclosure.

The Applicant is reminded that the reply to this requirement must be made with candor and good faith under 37 CFR 1.56. Where the Applicant does not have or cannot readily obtain an item of required information, a statement that the item is unknown or cannot be readily obtained will be accepted as a complete response to the requirement for that item.

A complete response to the enclosed Office action must include a complete response to this requirement. The time period for reply to this requirement is **Two** months.

### Inquiries

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Tuesday-Thursday, 6:30AM-4:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on 571-272-6747. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



E. Colbert  
Primary Examiner  
October 15, 2005

VINCENT MILLIN  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600

